



# **Commonwealth of Virginia**

**2017 Open Enrollment**

**Health Care and**

**Flexible Spending Accounts**

**(FSAs)**

**May 1-15, 2017**



# Your Time to Choose

- It's the annual period for you to make decisions on health care and flexible spending accounts (FSAs)
- **Nothing is required** if you are:
  - Not changing your health plan,
  - and**
  - Not enrolling in an FSA



# Health Care Coverage

- **Enroll in or change** your health plan
- **Elect or remove optional buy-ups** for COVA Care, COVA HDHP and COVA HealthAware
- **Waive** coverage
- **Add or remove** family members



# **Flexible Spending Accounts (FSAs)**

- **Enroll in a Health or Dependent Care FSA or both**
- **You must submit an enrollment request every year to have an FSA**



## How to Enroll or Make Changes

- **EmployeeDirect** is under construction and not available
- **You must submit an Enrollment Form** this year
- **The deadline is the close of business on May 15, 2017**



# Complete an Enrollment Form

- **Make changes to your Health Coverage**
  - See Section 4 of the form
- **Enroll in an FSA**
  - Check the appropriate box in Section 3 and enter your "per pay" election amount
  - **Don't want health care changes?**
    - Just mark the "No Change" block in Section 4
- **You should always complete sections 1, 2 and 5 of the enrollment form**



# Submit Your Enrollment Form

- **Find the fillable form on the DHRM website**  
<http://www.dhrm.virginia.gov/healthcoverage/open-enrollment>
- **No computer access?**
  - **Request a printed enrollment form from your Benefits Administrator**
- **Complete it, print, sign and submit to your Benefits Administrator**



## Your Health Plan Options

Plans Offered	Administrator	Available
• <b>COVA HealthAware</b>	• Aetna	Statewide
• <b>COVA Care</b>	• Anthem Blue Cross and Blue Shield • Delta Dental of Virginia	Statewide
• <b>COVA HDHP</b>	• Anthem Blue Cross and Blue Shield • Delta Dental of Virginia	Statewide
• <b>Kaiser Permanente HMO</b>	• Kaiser Permanente	Regional, primarily in Northern Virginia
• <b>TRICARE Supplement</b>	• Selman & Company	Statewide





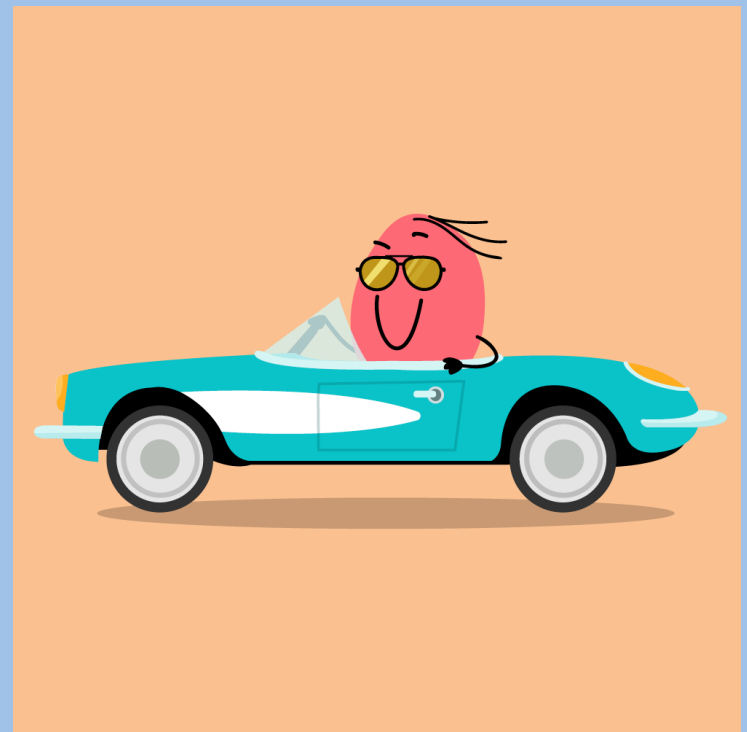
# What's Changing for 7/1/2017?

- **Premiums change** – see Spotlight
- **All State Employee/Retiree Health Benefits Plans**
  - **Affordable Care Act (ACA)**
    - All plans will comply with ACA Section 1557, Nondiscrimination in Health Programs and Activities
- **COVA Care and COVA HDHP**
  - **LiveHealth Online Psychology and EAP added**
- **COVA Care & COVA HealthAware**
  - **Premium Rewards**
    - Complete a health assessment to reduce your monthly premium
- **Flexible Spending Accounts (FSAs)**
  - **Health FSA limit increases to \$2,600 from \$2,550**



## Put ALEX to Work for You!

- Your online benefits counselor is on the job:
  - Travel through your health plan options with ALEX
  - He'll use your input, crunch some numbers, and recommend a plan.



[www.myalex.com/cova/2017](http://www.myalex.com/cova/2017)



## Earn Rewards to Reduce Your Monthly Premium

- For employee, retiree and/or spouse enrolled in COVA Care or COVA HealthAware
- Employee/Retiree or spouse can save \$17/month
- Together can save \$34/month



# What Do I Need to Do?

- **Be enrolled in COVA Care or COVA HealthAware**

- **For a Reward Starting July 1**

- Complete or update your health assessment between **May 1 and May 15**

- **For a Reward After July 1**

- Complete a health assessment **by the 15<sup>th</sup> of the month** to receive a reward in about six to eight weeks

- See PR requirements chart:

[www.dhrm.virginia.gov/healthcoverage/open-enrollment](http://www.dhrm.virginia.gov/healthcoverage/open-enrollment)



Questions?  
Ask your Benefits  
Administrator

**[www.myactivehealth.com/cova](http://www.myactivehealth.com/cova)**  
**1-866-938-0349**



**Administered  
by  
Anthem**



## The basic plans include:

- Medical
- Behavioral Health
- Employee Assistance Program (EAP)
- Prescription Drug
- Diagnostic and Preventive Dental



# Optional Benefits



- Expanded Dental
- Routine Vision/Hearing
- Out-of-Network

**COVA HDHP**

- Expanded Dental



# Expanded Dental

- **Delta Dental of Virginia** administers dental benefits
- **Expanded Dental option**
  - **Primary Care** – such as fillings, extractions, root canals
  - **Complex Restorative** - crowns, dentures, bridges and implants
  - **Orthodontic services**



# Vision and Hearing



- **Blue View Vision**
  - Eye exam
  - Eyeglasses
  - Contact lenses
  - Discounts on accessories
- **Hearing**
  - Routine hearing exam once per plan year
  - Hearing aids and related supplies up to \$1,200 every 48 months





## Out-of-Network

- Plan payment reduced by 25%
- Provider may balance bill for amounts the plan doesn't pay



**COVA HDHP**



## **New! LiveHealth Online Psychology and EAP**

- **Make an appointment with a licensed therapist**
  - Schedule online or call **1-844-784-8409**
  - Cost is the same as an outpatient behavioral health visit
- **Use your Employee Assistance Program (EAP) to see a counselor at no cost**
  - Call **1-855-223-9277** to get your coupon code and details on making your first appointment



**Administered by Aetna**

## **The basic plan includes:**

- Medical
- Behavioral Health and EAP
- Prescription Drug
- Routine Vision and Hearing Exams
- Diagnostic and Preventive Dental Services
- Health Reimbursement Arrangement (HRA)
- Out-of-Network Coverage



## What is a Health Reimbursement Arrangement (HRA)?

- **Account that automatically pays eligible out-of-pocket expenses** as long as funds are available
  - Medical
  - Behavioral health
  - Pharmacy
- **Funds paid from HRA** toward eligible expenses for any covered member
- **Unused HRA funds roll over** into future plan years with no limit if enrollment in the plan continues



# HRA Contribution

- **Initial HRA contribution for 7/1/2017:**
  - Employee/Retiree - \$600
  - Employee/Retiree + Spouse - \$1,200
- **HRA contribution is prorated** for new enrollments or QME changes during the plan year.
- The HRA proration chart may be found at **[www.COVAHealthAware.com](http://www.COVAHealthAware.com)**



# How the Plan Works

## HRA Contribution

Employee/Retiree Only      \$600

Employee/Retiree +  
Spouse      \$1,200

	In-Network	Out-of-Network
<b>Deductible</b>		
One person	\$1,500	\$3,000
Two or more persons	\$3,000	\$6,000
<b>Out-of-Pocket Max</b>		
One person	\$3,000	\$6,000
Two or more persons	\$6,000	\$12,000



## HRA “Do Rights”

### Employees/Early Retirees and enrolled spouses

- Additional \$50 HRA contribution for up to three “Do Rights”
  - Up to \$150 per employee/early retiree
  - Up to \$150 per enrolled spouse

### “Do Rights”

- Annual routine physical exam
- Routine dental exam
- Annual routine vision exam
- Annual flu shot
- MyActiveHealth Health Tracker
- MyActiveHealth Coaching Module



# Optional Benefits

## Expanded Dental

- **Primary Care** – such as fillings, extractions, root canals
- **Complex Restorative** - crowns, dentures, bridges and implants
- **Orthodontic services**

## Expanded Vision

- Eyeglasses
- Contact lenses
- Discounts for eyewear and accessories
- Network includes private practice providers plus participating national chains





## Employee Assistance Program (EAP)

**Up to 4 visits per issue each plan year at no cost to member**

- For participants and members of their household
- Confidential resource for personal and workplace challenges
- Additional legal and financial guidance



[www.AnthemEAP.com](http://www.AnthemEAP.com)

[www.mylifevalues.com](http://www.mylifevalues.com)



# Visit a Doctor Online!

**24/7 access to a doctor from smartphone, tablet or computer**



[livehealthonline.com](http://livehealthonline.com)



[www.Teladoc.com](http://www.Teladoc.com) or  
call 855-Teladoc





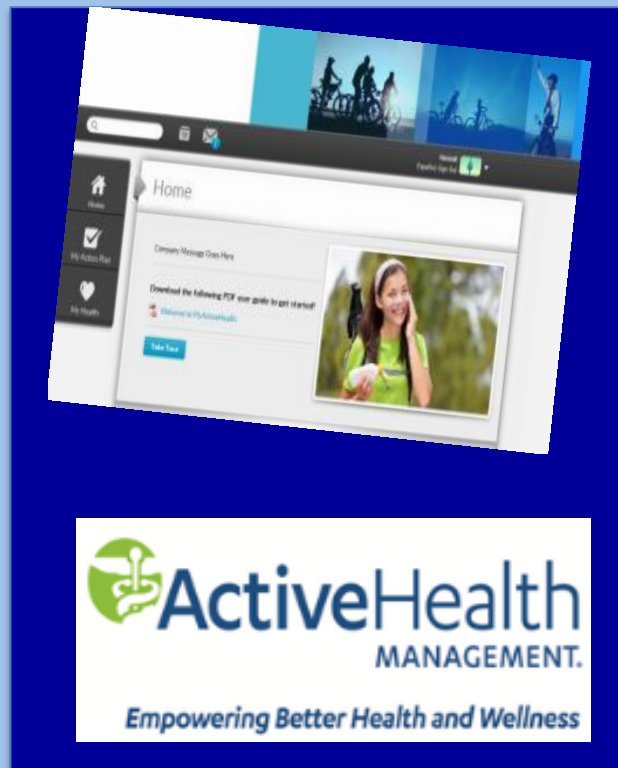
# MyActiveHealth

- Offers coaching services as part of the COVA health and wellness program
- Available for COVA Care, COVA HealthAware and COVA HDHP members
- Partners with Anthem and Aetna to deliver services promoting healthy lifestyles and chronic condition management





# MyActiveHealth Portal



- All eligible adult members may access their own customized portal
  - Complete health assessment
- Portal is enhanced with online coaching and web tools
  - Digital coaching
  - Interactive trackers, games and more

[www.myactivehealth.com/cova](http://www.myactivehealth.com/cova)



# MyActiveHealth Programs

## Healthy Lifestyles - Lifestyle Coaching with Five Tracks

- Smoking Cessation
- Weight Management
- Stress Management
- Nutrition
- Exercise

## Healthy Beginnings - Maternity Care

## Healthy Insights - Disease and Chronic Condition Management for Conditions Such As:

- Heart Disease
- Diabetes
- Asthma/COPD



[www.myactivehealth.com/cova](http://www.myactivehealth.com/cova)



# Incentives for COVA Care and COVA HealthAware

## Healthy Insights

- Diabetes management
- Hypertension
- COPD & Asthma

**Healthy Beginnings** for expectant moms



[www.myactivehealth.com/cova](http://www.myactivehealth.com/cova)



# Kaiser Permanente HMO

- Available in Northern Virginia, Fredericksburg and other cities and counties
- All care coordinated by your primary care physician
- Employee Assistance Program (EAP)
- Online Doctor: Video Chat



<http://my.kp.org/commonwealthofvirginia/>



# TRICARE Supplement

- Voluntary supplemental health benefit option
- Available to state employees and non-Medicare eligible retirees who are military retirees, or the spouse of a military retiree. They must be eligible for:
  - TRICARE, the military health benefits program, and
  - The state health benefits program
- Eligible employees who enroll in the plan are responsible for 100% of the monthly premium amounts
- Monthly premium payments are made with pre-tax dollars through payroll deduction

<http://www.selmantricareresource.com/cova>

**1-800-638-2610,  
press Option 1**





# Flexible Spending Accounts (FSAs)

## Health Care FSA

- Set aside **up to \$2,600** per year, pre-tax, for eligible health expenses

## Dependent Care FSA

- Set aside **up to \$5,000** per year, pre-tax, for eligible expenses for the care of your dependent



**Administered by Anthem for all employees eligible for health care**



# Important FSA Information

- You must enroll **each plan year** to participate
- **“Use it or lose it” rule:** Use all of your funds and file for reimbursement by the filing deadline or forfeit your FSA funds
- If you enroll in COVA HealthAware, the **HRA pays first.**

## Once enrolled:

- **Register online at [www.benefitadminsolutions.com/anthem](http://www.benefitadminsolutions.com/anthem)**



## Get information before enrolling

- Go to [anthem.com/cova](http://anthem.com/cova) and select Benefits tab, FSA for:
  - 2017 FSA Sourcebook
  - FAQs



# More Open Enrollment Details

- ***Spotlight on Your Benefits*** newsletter or ***Retiree Notification booklet*** for:
  - Comparison of Benefits
  - Premiums & Premium Rewards
- Who to contact for assistance
  - Your agency Benefits Administrator
  - The health plans
  - [www.dhrm.virginia.gov](http://www.dhrm.virginia.gov)

**2017 Benefits at a Glance**

Health Plans (Administrators)	COVA Care (Anthem)	COVA HealthAware (Aetna)
<b>Benefits</b>	<b>You Receive</b>	<b>You Receive</b>
<b>Health Reimbursement Arrangement (HRA)</b> Employer deposit to your HRA on July 1, 2017	Not available	\$600 employee \$600 enrolled spouse
<b>In-Network Benefits</b>	<b>You Pay</b>	<b>You Pay</b>
<b>Deductible - per plan year</b>		
• One person	\$300	\$1,500
• Two or more persons	\$600	\$3,000

**Keep These Contacts Handy**

Plan or Benefit	Who To Contact
COVA Care and COVA HDHP	Medical, Prescription Drug, Vision & Hearing Anthem Blue Cross and Blue Shield: 800-552-2682 or <a href="http://www.anthem.com/cova">www.anthem.com/cova</a>  Dental Benefits Delta Dental of Virginia: 888-335-6296 or <a href="http://www.deltadentalva.com">www.deltadentalva.com</a>  Behavioral Health Benefits & Employee Assistance Program (EAP) Anthem: 855-223-9277 or <a href="http://www.anthemCAP.com">www.anthemCAP.com</a>  Online Doctor LiveHealth Online: <a href="http://www.livehealthonline.com">www.livehealthonline.com</a>
COVA HealthAware	Medical, Prescription Drug, Vision, Hearing, Dental & Behavioral Health Benefits Aetna: 855-414-1901 or <a href="http://www.covahalthaware.com">www.covahalthaware.com</a>  Employee Assistance Program (EAP) Aetna: 888-238-6232 or <a href="http://www.covahalthaware.com">www.covahalthaware.com</a>  Online Doctor Teladoc: <a href="http://www.teladoc.com/aetna">www.teladoc.com/aetna</a>



# Make Your Election!

## Open Enrollment Ends May 15!

- Submit an enrollment form to your agency benefits office
- Employee forms must be received by the close of business on May 15
- Retiree forms must be postmarked no later than May 15